



Order Filed on December 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**  
Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for Wilmington Savings Fund Society,  
FSB, as Owner Trustee of the Residential Credit  
Opportunities Trust V-D*

In Re:

Sarah L. Huntley,

Debtor.

Chapter: 13

Case No. 19-12685 (JNP)

Hearing: December 3, 2019

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: December 11, 2019**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D

Applicant's Counsel Elizabeth K. Holdren, Esq.

Property Involved ("Collateral"): 32 Hyacinth Lane, Winslow Township, New Jersey

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months from 9/1/19 to 11/1/19.
- The Debtor is overdue for 3 payments at \$699.79 per month.
- Less Suspense of 1.26

Total Arrearages Due \$2,098.11

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on December 1, 2019, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$699.79 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.
- Beginning on December 1, 2019, additional monthly cure payments shall be made in the amount of \$349.68 each for five (5) months.
- Beginning May 1, 2020, an additional monthly cure payment shall be made in the amount of \$349.71 for one (1) month.

3. All payments to the Secured Creditor shall be made to the following address:

FCI Lender Services, Inc.  
P.O. Box 28720  
Anaheim Hills, CA 92809

4. In the event of Default:

☒ In the event Debtor fails to make any payment required by this order within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney's fees of \$500.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 Plan